



CERTIFIED MAIL
RETURN RECEIPT REQUESTED
AND FIRST CLASS MAIL

September 25, 2018

Ricky D. Jones
5704 Bradford Lake Ln.
Charlotte, NC 28269

Re: Loan Account with First-Citizens Bank & Trust Company
Account Number: xxxxx1660

The following information is being sent to you in compliance with North Carolina law. You may contact this office if you have any questions concerning the enclosed information.

Amount of Principal and Interest we claim due as of September 25, 2018:	\$120,031.80
Daily Interest charge based on the contract rate as of the date of this Notice:	\$6.16
Amount of other fees, expenses, charges, or other disbursements that we in good faith believe are due as of the date of this notice:	\$256.96

This Notice is not intended to replace or alter the terms of any demand or acceleration letter previously mailed to you. Also, you should refer to the loan documents for information concerning your right, if any, to cure the default.

In the event that you have received a Bankruptcy Discharge or are currently under the protection of the US Bankruptcy Court, this document is sent for notice purposes only, as required by the credit instrument and by the North Carolina General Statutes, and is not intended to collect on the indebtedness or assert personal liability for the obligation recited herein.

If you have any questions concerning the information provided in this Notice, you may contact us at the following address and telephone number:

Stacey J. Miller
Default Analyst
First Citizens Bank
NMLS#1461063
100 E Tryon Rd. Raleigh, NC 27603
866-676-7456

By: